

2512124-Court-A- ABD
THOMAS C ROLLINS, JR
P O BOX 13767

JACKSON, MS 39236

ABD US Bankruptcy Court
703 Hwy 145 North
Aberdeen, MS 39730

NOTICE

The debtor (both spouses in a joint case) must be present at the meeting of creditors to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without notice. Failure of the debtor(s) or debtor(s)' attorney to appear at the section 341(a) meeting, to timely file schedules and related documents or to pay required fees may result in dismissal of this case without further notice.

**** Important notice to individual debtors: Effective June 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. ****

United States Bankruptcy Court
FOR THE

Northern District of Mississippi

Debtor 1: <u>KEISHA LATASHA ANDERSON</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-3275</u>
	EIN: _____
Debtor 2: _____	Last 4 digits of Social Security number or ITIN: _____
	EIN: _____
Case Number: <u>25-12124-SDM</u>	Date Case Filed or Converted to Chapter 13: <u>July 08, 2025</u>

Form 309I (12/15)

NOTICE OF CHAPTER 13 BANKRUPTCY CASE**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.****This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.****Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1: Debtor's full name	KEISHA LATASHA ANDERSON	
2: All other names used in the last 8 years		
3: Address	2375 ATTALA COUNTY ROAD 4125 SALLIS, MS 39160	If debtor 2 lives at a different address:
4: Debtor's attorney Name and Address	THOMAS C ROLLINS, JR P O BOX 13767 JACKSON, MS 39236	Contact phone <u>(601) 500-5533</u> Email _____
5: Bankruptcy trustee Name and Address	Todd S. Johns Chapter 13 Trustee P.O. Box 1326 Brandon, MS 39043-1326	Contact phone <u>(601) 825-7663</u> Email _____
6: Bankruptcy Clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	ABD US Bankruptcy Court 703 Hwy 145 North Aberdeen, MS 39730	Hours open _____ Contact phone _____

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For more information, see page 2

7: Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<u>July 29, 2025</u> at <u>01:30 PM</u> Date Time The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 789 052 8960 - Passcode 4480633028, OR call 1-318-593-1245,
8: Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: <u>September 29, 2025</u> Filing deadline: <u>September 16, 2025</u> Filing deadline: <u>January 05, 2026</u>
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9: Filing of plan	Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before August 13, 2025. Objections will be heard on September 03, 2025 at 10:30 AM, ABD US Bankruptcy Court, 703 Hwy 145 North, Aberdeen, MS 39730 unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing. The debtor has filed a plan. The plan or a summary of the plan will be sent separately.	
10: Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11: Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12: Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13: Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

CERTIFICATE OF MAILING

CASE: 2512124

TRUSTEE: TV

COURT: 387

TASK: 07-08-2025.00638887.N13REV

DATED: 07/09/2025

Document

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Court	ABD US Bankruptcy Court	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Todd S. Johns P.O. Box 1326	Chapter 13 Trustee Brandon, MS 39043-1326
Debtor	KEISHA LATASHA ANDERSON	2375 ATTALA COUNTY ROAD 4125 SALLIS, MS 39160
799	000002 THOMAS C ROLLINS, JR	P O BOX 13767 JACKSON, MS 39236
006	000014 CONTINENTAL FINANCE CO SUITE 4	4550 LINDEN HILL ROAD WILMINGTON, MS 19808-2930
002	000004 AMERICAN CREDIT ACCEPTANCE	961 EAST MAIN ST, 2ND FL SPARTANBURG, SC 29302
016	000006 HEIGHTS FINANCE	P O BOX 1947 GREENVILLE, SC 29602-1947
023	000010 WORLD FINANCE P O BOX 6429	ATTN:BANKRUTTCY DEPT GREENVILLE, SC 29606
013	000019 FOCUS RECEIVABLE RM	1130 NORTHCHASE PKWY, STE 150 MARIETTA, GA 30067
003	000012 ASPIRE CREDIT CARD PO BOX 105555	ATTN: BANKRUPTCY ATLANTA, GA 30348
010	000007 FIRST METROPOLITAN FINANCIAL SERV	6295 SUMMER AVE, STE 101 MEMPHIS, TN 38134
020	000024 U S ATTORNEY 900 JEFFERSON AVE	FOR STUDENT LOAN CORP OXFORD, MS 38655
021	000009 UNITED CREDIT CORP OF FOREST	234-A WOODLAND DR FOREST, MS 39074
019	000025 QUICK CASH FINANCIAL SERVICES	209 HIGHWAY 12 EAST KOSCIUSKO, MS 39090
022	000026 VYLISHA BOATMAN	2405 ATTALLA ROAD 4125 SALLIS, MS 39160
008	000005 FAMILY CHOICE FINANCIAL 3208 SERVICE DR SUITE E	C/O ROBIN RUSH AS AGENT PEARL, MS 39208
012	000008 FIRST TOWER LOAN LLC	PO BOX 320001 FLOWOOD, MS 39232
017	000022 KLARNA	PO BOX 8116 COLUMBUS, OH 43201
015	000021 GINNY'S	PO BOX 2825 MONROE, WI 53566-1364
009	000016 FINGERHUT / WEBBANK	6250 RIDGEWOOD RD ST CLOUD, MN 56303-0820
011	000017 FIRST PREMIER BANK	3820 N LOUISE AVE SIOUX FALLS, SD 57107-0145
004	000018 BLAZE MASTERCARD	P O BOX 5096 SIOUX FALLS, SD 57117-5096
018	000023 NELNET	P O BOX 82505 LINCOLN, NE 68501
005	000013 CAPITAL ONE	P O BOX 30285 SALT LAKE CITY, UT 84130-0285
007	000015 CREDIT ONE BANK	6801 S CIMARRON RD LAS VEGAS, NV 89113

CASE: 2512124 TRUSTEE: TV COURT: 387
TASK: 07-08-2025.00638887.N13REV DATED: 07/09/2025

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001	000011	AFFIRM	650 CALIFORNIA ST FL 12 SAN FRANCISCO, CA 94108
014	000020	GENESIS FS CARD SERVICES	PO BOX 4477 BEAVERTON, OR 97076

27 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 07/09/2025.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 07/09/2025 BY /S/EPIQ Systems, Inc.

*CM - Indicates notice served via Certified Mail